

CRI

DEPOSITORY LIBRARY MATERIAL



L73  
-Z005

SITY OF CANADA  
TORONTO LIBRARY  
Reference Document INSURANCE COMMISSION

CANADA - LABOUR

Answers to



20

QUESTIONS

MOST FREQUENTLY ASKED BY  
CLAIMANTS REPORTING TO THE  
TORONTO OFFICE

**1. Q. Is it better for me to take my declaration form to the local office or should I mail it?**

A. For the convenience of the public, the Toronto local office is organized to handle all unemployment insurance benefit operations by mail. It is equipped with modern office machines in order to handle quickly and efficiently, by mail, all forms received. Therefore, not only will you assist everyone concerned if you mail your form, but you will also receive much faster service.

**2. Q. I would rather take my declaration form to the office because I could be paid at the same time. Can I be paid at the time of my call?**

A. The Toronto local office cannot make cash payments. Therefore, as it takes some time for your declaration to be processed and your benefit warrant to be issued, no useful purpose would be served by your calling at the office in order to receive payment, as you would not be paid.

**3. Q. When do I complete and return the postal declaration form to the local office?**

A. Your report form covers two full weeks. There is a separate section for each week. The date of the first day (Sunday) of the week for which you are reporting is shown at the top of the section for that week. Do not fill it in before the last day of the period for which you are reporting.

For example, if the top section of your report looked like this:

Day	Month	Year
10	May	1964

Day	Month	Year
17	May	1964

You will see that this report covers the week beginning on Sunday 10 May, 1964 and the week beginning with Sunday 17 May. In other words, a full two week period from 10 May to 23 May. YOU WOULD MAIL THIS REPORT ON 24 or 25 MAY, NOT BEFORE.

**4. Q. If I change my address how should I notify the local office?**

A. Show your new address in the space provided on the address card which you are returning with your next declaration to the local office.

**5. Q. Is it my responsibility to obtain my insurance book and deposit it with the local office when I file a claim, or will the office obtain my book from my last employer?**

A. It is your responsibility. Failure to fulfil this responsibility may delay the payment of benefit or result in benefit not being paid.

- 6. Q. I cannot get my insurance book from my last employer for a few days. Can I file a claim without my book?**
- A. Yes. While your book should be lodged with the local office each time you file a claim, it is possible to make a claim without your current insurance book. However, it is your responsibility to obtain your book and submit it to the office as soon as possible in order to avoid possible delay in the payment of benefit that may otherwise occur.
- 7. Q. At the time of filing my most recent claim, you asked for my insurance book. As you had my book only a few weeks ago when I filed my previous claim, why do you need it again?**
- A. Your insurance book is required each time you file a claim. The Unemployment Insurance Act states that in order to file a claim a claimant must lodge his insurance book so that the most current information that it contains can be considered in deciding entitlement to benefit. Failure to do so may result in disqualification.
- 8. Q. One of my employers didn't put enough stamps in my insurance book last year. What should I do about it?**
- A. This is primarily a problem between the employer concerned and yourself. Therefore, we suggest that you contact the employer and have him place the missing contributions in your unemployment insurance book. If, after having made a genuine effort to obtain the missing stamps, you are unable to do so, you should inform the local office of the circumstances.
- 9. Q. You say I do not have enough stamps to qualify for benefit, but I am sure that I have. What can I do to ensure that you have my complete record?**
- A. You should prepare a list of all those employers for whom you have worked in the past two years. This list should show the correct name and address of each of the employers, as well as the dates your employment started and the dates your employment ended. Send this list to the local office with your current insurance book. The list you have provided, plus any other necessary documents, will be sent to the regional office of the Unemployment Insurance Commission where a check will be made against your contribution records which are maintained there. You will be advised of the results.
- 10. Q. I didn't get paid for the first week of my claim. I understand this is known as a waiting week. Will I receive payment for this week when I return to work?**
- A. No. Payment is not made for the waiting period. Usually, at the beginning of a claim, the amount of a full week's benefit to which you are otherwise



entitled cannot be paid to you. This amount represents the waiting period. However, when one claim terminates, and a claimant requalifies for benefit, the waiting period may be waived, provided certain other conditions are fulfilled.

**11. Q. When can I normally expect to receive the first payment on my claim?**

A. Payment is normally made before your second report form is due. However, before a benefit payment can be made you must have the required contributions to qualify, you must have served your waiting period, and you must have fulfilled all other conditions of entitlement.

**12. Q. For some weeks I received my benefit payment on a certain day of the week. However, for the past two or three weeks I have not received my warrant on the accustomed day. Why would this happen?**

A. This may have happened due to a slight delay in the mail service or due to the heavy volume of business the office has been handling. In order to provide the fastest possible service, declarations are dealt with as they are received. Consequently, you may receive your payment on any day of the week.

**13. Q. I did not receive a benefit warrant this week. I just received a postal declaration. Why was this?**

A. There may be a number of reasons why payment was not made to you. If payment was withheld, you would have received a "Notice of Non-Payment", informing you as to the reason why payment was not made. You should read this card carefully.

**14. Q. My friend and I worked at the same job and received the same rate of pay. Although neither of us had ever been in receipt of unemployment insurance before, my friend's rate of benefit was higher than mine. How could this happen?**

A. Your weekly rate of benefit is determined by the average rate of contributions you paid in the last thirty weeks, falling within the 104 weeks immediately before the date you made your claim. Contributions are not based on the rate of pay but on the gross earnings within a one-week period. Therefore, while you and your friend were employed at the same rate of pay, it is entirely possible that you may have received different gross earnings. If this occurred, then this would account for the difference in your rates of benefit.

**15. Q. A friend of mine receives the same weekly rate of benefit as I receive. He has only his wife to support while I have a wife and children to support. Should I not receive more benefit than he does?**

A. No. In determining the amount of an unemployment insurance payment allowance is made for one dependant only.

**16. Q. I received a card notifying me I did not have enough stamps to qualify for benefit. Even though I did not qualify, I have continued to receive declaration forms each week. Why is this?**

**A.** This is done to preserve your right to benefit for this period in case it is later found that you have additional stamps, and are thus able to qualify for benefit. The local office, therefore, continues to send forms for six weeks. This also applies if you were disqualified for an indefinite period or if you had appealed to the board of referees.

**17. Q. I was receiving seasonal benefit which, I understood, would be paid to me until the week in which May 15th falls. The local office stopped paying me several weeks before May 15th, and advised me that my entitlement to seasonal benefit had run out. Were they correct in doing this?**

**A.** Yes. Seasonal benefit is only payable when certain contribution requirements have been met. These requirements are listed in your booklet, "Information for Claimants". In addition, you must fulfil the same conditions of entitlement as for regular benefit. Therefore, while the week in which May 15th occurs is the last week for which seasonal benefit can be paid, this does not mean that all seasonal benefit claims are paid up to and including that week since many claimants do not have sufficient entitlement to carry them that far.

**18. Q. I was receiving unemployment insurance benefit several weeks ago and then I found a job. I overlooked sending in my postal report when I started work. Now the local office won't pay me for the last week I was unemployed. Why is this?**

**A.** Benefit cannot be paid in respect of reports which are mailed later than one week after a claimant has returned to work. In the booklet, "Information for Claimants", which you were given when you made your claim, you were instructed that upon finding work that would last a week or more you should mail the report on the Monday following the date on which you returned to work.

**19. Q. What other ways can I assist the local office in the handling of my claim for unemployment insurance benefit?**

**A.** There are a number of ways in which claimants can assist.

(1) Read the booklet, "Direction to Report and Information for Claimants". It is your responsibility to become completely familiar with the instructions contained therein.

(2) Enter complete information on your weekly declarations, and declare all earnings for the week for which you are reporting. In this regard you must



declare all work during the week regardless of whether you were paid or not.

- (3) Report any change in dependency, and advise fully of any change in availability or capability for work.

**20. Q. Can I be paid unemployment insurance while I am sick?**

- A. Yes, provided you were entitled to the receipt of benefit when the illness occurred. However, if you lost your job because of sickness, benefit cannot be paid until you can show that you have recovered and are again capable of and available for work.

ROGER DUHAMEL, F.R.S.C.

QUEEN'S PRINTER AND CONTROLLER OF STATIONERY

OTTAWA, 1965

CAT. No. LU2-3565